

Information to identify the case:

Debtor 1	<u>Tosha N Simmons</u>	Social Security number or ITIN	xxx-xx-2036
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-16143-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tosha N Simmons

4/26/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tosha N Simmons
Debtor

Case No. 19-16143-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 26, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:

Recip ID	Recipient Name and Address
db	+ Tosha N Simmons, 510 Edward Lane, Vineland, NJ 08360-2825
518144617	+ Center For Diagnostic Imaging, 1450 E Chestnut Ave Building 4, Vineland, NJ 08361-8469
518144627	+ Excelcare Alliance, LLC, PO Box 14000, Belfast, ME 04915-4033
518285803	+ Toyota Motor Credit Corporation, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518144637	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 26 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518270325	Email/PDF: resurgentbknofications@resurgent.com	Apr 26 2024 20:42:24	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518212101	Email/PDF: bncnotices@becket-lee.com	Apr 26 2024 20:42:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518144618	+ EDI: WFNNB.COM	Apr 27 2024 00:19:00	Comenity Bank/ashstwr, Po Box 182789, Columbus, OH 43218-2789
518144619	+ EDI: WFNNB.COM	Apr 27 2024 00:19:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
518144620	+ EDI: WFNNB.COM	Apr 27 2024 00:19:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
518144621	+ EDI: WFNNB.COM	Apr 27 2024 00:19:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
518144622	+ EDI: WFNNB.COM	Apr 27 2024 00:19:00	Comenitybank/catherine, Po Box 182789, Columbus, OH 43218-2789
518144623	+ EDI: WFNNB.COM	Apr 27 2024 00:19:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
518144624	+ EDI: WFNNB.COM	Apr 27 2024 00:19:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
518144625	+ Email/Text: electronicbkydocs@nelnet.net	Apr 26 2024 20:38:00	Dept Of Education/neln, 3015 Parker Rd, Aurora, CO 80014-2904
518144628	EDI: IRS.COM	Apr 27 2024 00:19:00	Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Apr 26, 2024

Form ID: 3180W

Total Noticed: 32

518144629	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 26 2024 20:35:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
518144630	Email/Text: govtaudits@labcorp.com	Apr 26 2024 20:36:00	LCA Collections, PO Box 2240, Burlington, NC 27216-2240
518164836	Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2024 20:42:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518144631	+ EDI: NAVIENTFKASMSERV.COM	Apr 27 2024 00:19:00	Navient, 123 S Justison St, Wilmington, DE 19801-5363
518288001	EDI: NAVIENTFKASMSERV.COM	Apr 27 2024 00:19:00	Navient CFC, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518144632	EDI: PRA.COM	Apr 27 2024 00:19:00	Portfolio Recovery Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
518269013	EDI: Q3G.COM	Apr 27 2024 00:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518225223	EDI: Q3G.COM	Apr 27 2024 00:19:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518144633	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 26 2024 20:37:00	Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521
518231306	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 26 2024 20:36:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518182850	+ Email/Text: electronicbkydocs@nelnet.net	Apr 26 2024 20:38:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518144635	^ MEBN	Apr 26 2024 20:32:08	United States Attorney General, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
518144636	+ Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2024 20:38:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
518266445	+ EDI: AIS.COM	Apr 27 2024 00:19:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518144626	*+	Dept Of Education/neln, 3015 Parker Rd, Aurora, CO 80014-2904
518144634	*	Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521
518265076	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Apr 26, 2024

Form ID: 3180W

Total Noticed: 32

Date: Apr 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Barbara J. Snively	on behalf of Debtor Tosha N Simmons jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5